

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF JANUARY 11, 2022

Chapter 13 Case # 17-12053

Re: GLORIA D. SMITH
101 CRESCENT AVENUE
JERSEY CITY, NJ 07304

Atty: RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
03/01/2017	\$400.00	3753887000 -	04/03/2017	\$400.00	3847639000 -
05/02/2017	\$400.00	3928290000 -	06/02/2017	\$400.00	4011271000 -
06/26/2017	\$400.00	4071162000 -	08/02/2017	\$400.00	4175803000 -
09/05/2017	\$400.00	4258192000 -	10/03/2017	\$400.00	4333966000 -
11/02/2017	\$400.00	4410486000 -	12/04/2017	\$400.00	4492539000 -
12/26/2017	\$400.00	4542232000 -	02/06/2018	\$446.00	24833130996
03/02/2018	\$444.00	4717875000 -	04/05/2018	\$444.00	4810656000
05/02/2018	\$444.00	4881173000	06/04/2018	\$444.00	4961227000
07/03/2018	\$444.00	5042072000	08/02/2018	\$444.00	5121491000
09/04/2018	\$444.00	5198659000	10/02/2018	\$444.00	5279566000
11/02/2018	\$444.00	5360472000	12/04/2018	\$444.00	5442999000
01/03/2019	\$444.00	5513320000	02/04/2019	\$444.00	5597700000
03/04/2019	\$444.00	5678059000	04/03/2019	\$444.00	5755182000
05/06/2019	\$444.00	5840941000	06/06/2019	\$444.00	5920502000
07/03/2019	\$444.00	5990401000	08/02/2019	\$444.00	6063167000
09/04/2019	\$444.00	6148961000	10/07/2019	\$444.00	6237906000
11/06/2019	\$444.00	6313141000	12/02/2019	\$444.00	6374339000
01/08/2020	\$444.00	6466104000	02/10/2020	\$444.00	6546966000
03/05/2020	\$444.00	6617326000	05/06/2020	\$444.00	6771055000
06/09/2020	\$444.00	6854960000	07/09/2020	\$444.00	6928171000
08/03/2020	\$444.00	6988414000	09/04/2020	\$444.00	7065384000
10/13/2020	\$444.00	7152453000	11/04/2020	\$444.00	7212884000
12/07/2020	\$444.00	7287504000	01/04/2021	\$444.00	7353641000
02/08/2021	\$444.00	7438382000	03/08/2021	\$444.00	7509951000
04/12/2021	\$444.00	7593967000	05/10/2021	\$444.00	7658577000
06/08/2021	\$444.00	7729861000	07/06/2021	\$444.00	7791811000
08/03/2021	\$444.00	7855151000	09/03/2021	\$444.00	7923944000
10/04/2021	\$444.00	7994503000	11/08/2021	\$444.00	8066858000
12/06/2021	\$444.00	8126211000	01/05/2022	\$444.00	8192896000
Total Receipts: \$25,270.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$25,270.00					

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CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			1,445.12	IN SUMMARY
ATTY	ATTORNEY	ADMIN	2,700.00	100.00%	2,700.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	CAPITAL ONE	UNSECURED	0.00	100.00%	0.00	0.00
0002	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	3,766.34	100.00%	3,696.24	70.10
0003	CBNA	UNSECURED	0.00	100.00%	0.00	0.00
0004	COMENITY BANK/FASHBUG	UNSECURED	0.00	100.00%	0.00	0.00
0005	CONSUMER PORTFOLIO SERVICES	VEHICLE SECURE	0.00	100.00%	0.00	0.00
0006	DEPT OF ED/NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0007	DFS/WEBBANK	UNSECURED	0.00	100.00%	0.00	0.00
0008	DELL FINANCIAL SERVICES LLC	UNSECURED	4,874.57	100.00%	4,783.83	90.74
0009	WELLS FARGO BANK NA	SECURED	1,541.29	100.00%	1,541.29	0.00
0010	KOHL'S/CHASE	UNSECURED	0.00	100.00%	0.00	0.00
0011	LEADERS FINANCIAL COMP	VEHICLE SECURE	0.00	100.00%	0.00	0.00
0012	LIBERTY SVNGS FED CR U	MORTGAGE ARRI	0.00	100.00%	0.00	0.00
0013	MIDFIRST BANK	MORTGAGE ARRI	1,547.75	100.00%	1,547.75	0.00
0014	NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0016	STEWART FINANCIAL SVCS	UNSECURED	0.00	100.00%	0.00	0.00
0017	MIDLAND FUNDING LLC	UNSECURED	2,017.21	100.00%	1,979.67	37.54
0018	CAVALRY SPV I LLC	UNSECURED	2,964.48	100.00%	2,909.30	55.18
0019	ORION PORTFOLIO SERVICING LLC	UNSECURED	64.09	100.00%	62.90	1.19
0022	CAPITAL ONE	UNSECURED	0.00	100.00%	0.00	0.00
0023	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	2,701.35	100.00%	2,651.07	50.28
0024	CAPITAL ONE BANK USA N	UNSECURED	0.00	100.00%	0.00	0.00
0025	CAPITAL ONE BANK USA N	UNSECURED	0.00	100.00%	0.00	0.00
0026	KHEAA	UNSECURED	0.00	100.00%	0.00	0.00
0027	DEPT OF ED/NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0028	DEPT OF ED/NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0029	DEPT OF ED/NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0030	DEPT OF ED/NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0031	DEPT OF ED/NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0032	DEPT OF ED/NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0033	NAVIENT SOLUTIONS, LLC.	UNSECURED	0.00	100.00%	0.00	0.00
0034	NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0035	NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0036	NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0037	NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0038	NAVIENT SOLUTIONS INC	UNSECURED	0.00	100.00%	0.00	0.00
0039	NAVIENT SOLUTIONS INC	UNSECURED	0.00	100.00%	0.00	0.00
0040	SYNCB/JCP	UNSECURED	0.00	100.00%	0.00	0.00
0041	LEADERS FINANCIAL COMPANY	VEHICLE SECURE	0.00	100.00%	0.00	0.00
0042	PAYPAL CREDIT	UNSECURED	0.00	100.00%	0.00	0.00
0043	DEPT OF ED/NAVIENT	UNSECURED	0.00	100.00%	0.00	0.00
0044	DEPARTMENT STORES NATIONAL BANK	UNSECURED	1,560.07	100.00%	1,531.03	29.04

Total Paid: \$24,848.20

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
CAVALRY SPV I LLC						
	06/18/2018	\$7.35	803998	07/16/2018	\$69.37	805980
	08/20/2018	\$69.37	807890	09/17/2018	\$71.15	809856

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
	10/22/2018	\$71.13	811783		11/19/2018	\$69.15	813742
	12/17/2018	\$69.16	815632		01/14/2019	\$69.15	817554
	02/11/2019	\$69.15	819452		03/18/2019	\$69.16	821422
	04/15/2019	\$69.16	823444		05/20/2019	\$69.16	825421
	06/17/2019	\$70.40	827451		07/15/2019	\$70.40	829300
	08/19/2019	\$70.40	831263		09/16/2019	\$70.39	833287
	10/21/2019	\$72.25	835302		11/18/2019	\$69.52	837392
	12/16/2019	\$69.52	839332		01/13/2020	\$69.52	841203
	02/10/2020	\$69.53	843080		03/16/2020	\$69.52	844985
	04/20/2020	\$69.52	846936		06/15/2020	\$66.00	850524
	07/20/2020	\$67.84	852317		08/17/2020	\$67.83	854181
	09/21/2020	\$67.84	855998		10/19/2020	\$67.84	857882
	11/16/2020	\$67.83	859678		12/21/2020	\$67.83	861497
	01/11/2021	\$67.84	863282		02/22/2021	\$67.83	864964
	03/15/2021	\$67.83	866812		04/19/2021	\$67.84	868499
	05/17/2021	\$67.84	870396		06/21/2021	\$68.93	872206
	07/19/2021	\$68.94	874004		08/16/2021	\$68.93	875686
	09/20/2021	\$68.94	877417		10/18/2021	\$68.93	879198
	11/17/2021	\$69.67	880903		12/13/2021	\$69.67	882538
	01/10/2022	\$69.67	884194				
DELL FINANCIAL SERVICES LLC							
	04/15/2019	\$113.72	823523		05/20/2019	\$113.72	825502
	06/17/2019	\$115.76	827521		07/15/2019	\$115.76	829371
	08/19/2019	\$115.76	831344		09/16/2019	\$115.77	833363
	10/21/2019	\$118.78	835389		11/18/2019	\$114.32	837461
	12/16/2019	\$114.31	839396		01/13/2020	\$114.31	841262
	02/10/2020	\$114.32	843151		03/16/2020	\$114.31	845058
	04/20/2020	\$114.31	847008		06/15/2020	\$108.53	850583
	07/20/2020	\$111.56	852386		08/17/2020	\$111.54	854251
	09/21/2020	\$111.54	856069		10/19/2020	\$111.55	857947
	11/16/2020	\$111.53	859741		12/21/2020	\$111.55	861569
	01/11/2021	\$111.55	863343		02/22/2021	\$111.54	865041
	03/15/2021	\$111.53	866877		04/19/2021	\$111.56	868572
	05/17/2021	\$111.54	870470		06/21/2021	\$113.35	872280
	07/19/2021	\$113.35	874072		08/16/2021	\$113.35	875754
	09/20/2021	\$113.36	877498		10/18/2021	\$113.35	879268
	11/17/2021	\$114.56	880977		12/13/2021	\$114.56	882608
	01/10/2022	\$114.55	884263				
DELL FINANCIAL SERVICES, LLC							
	06/18/2018	\$12.08	804091		07/16/2018	\$114.07	806067
	08/20/2018	\$114.07	807977		09/17/2018	\$116.99	809947
	10/22/2018	\$116.96	811873		11/19/2018	\$113.71	813821
	12/17/2018	\$113.72	815705		01/14/2019	\$113.71	817630
	02/11/2019	\$113.71	819521		03/18/2019	\$113.71	821493
DEPARTMENT STORE NATIONAL BANK							
	07/16/2018	\$40.38	805475		08/20/2018	\$36.51	807332
	09/17/2018	\$37.43	809323		10/22/2018	\$37.43	811208
	11/19/2018	\$36.40	813169		12/17/2018	\$36.39	815045
	01/14/2019	\$36.39	816974		02/11/2019	\$36.39	818871

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
DEPARTMENT STORES NATIONAL BANK							
	03/18/2019	\$36.40	821501		04/15/2019	\$36.39	823531
	05/20/2019	\$36.39	825510		06/17/2019	\$37.05	827529
	07/15/2019	\$37.06	829379		08/19/2019	\$37.05	831351
	09/16/2019	\$37.04	833369		10/21/2019	\$38.02	835395
	11/18/2019	\$36.59	837467		12/16/2019	\$36.57	839400
	01/13/2020	\$36.59	841266		02/10/2020	\$36.59	843153
	03/16/2020	\$36.58	845063		04/20/2020	\$36.60	847012
	06/15/2020	\$34.73	850586		07/20/2020	\$35.69	852389
	08/17/2020	\$35.70	854254		09/21/2020	\$35.70	856072
	10/19/2020	\$35.70	857950		11/16/2020	\$35.70	859744
	12/21/2020	\$35.70	861571		01/11/2021	\$35.70	863345
	02/22/2021	\$35.70	865043		03/15/2021	\$35.70	866879
	04/19/2021	\$35.69	868575		04/19/2021	(\$35.69)	868575
	04/19/2021	\$35.69	869689		05/17/2021	\$35.70	870472
	06/21/2021	\$36.28	872283		07/19/2021	\$36.28	874075
	08/16/2021	\$36.28	875757		09/20/2021	\$36.27	877500
	10/18/2021	\$36.28	879271		11/17/2021	\$36.66	880981
	12/13/2021	\$36.67	882612		01/10/2022	\$36.66	884266
MIDFIRST BANK							
	11/20/2017	\$163.74	791184		12/18/2017	\$188.59	793106
	01/22/2018	\$188.59	794932		02/20/2018	\$188.60	796843
	03/19/2018	\$210.28	798682		04/16/2018	\$209.34	800532
	05/14/2018	\$210.45	802446		06/18/2018	\$188.16	804376
MIDLAND FUNDING LLC							
	06/18/2018	\$5.00	803401		07/16/2018	\$47.21	805421
	08/20/2018	\$47.21	807276		09/17/2018	\$48.39	809268
	10/22/2018	\$48.41	811151		11/19/2018	\$47.06	813119
	12/17/2018	\$47.06	815000		01/14/2019	\$47.06	816928
	02/11/2019	\$47.06	818830		03/18/2019	\$47.05	820752
	04/15/2019	\$47.05	822800		05/20/2019	\$47.06	824771
	06/17/2019	\$47.90	826837		07/15/2019	\$47.91	828704
	08/19/2019	\$47.91	830572		09/16/2019	\$47.91	832660
	10/21/2019	\$49.14	834616		11/18/2019	\$47.31	836739
	12/16/2019	\$47.31	838677		01/13/2020	\$47.31	840562
	02/10/2020	\$47.30	842441		03/16/2020	\$47.31	844311
	04/20/2020	\$47.31	846258		06/15/2020	\$44.91	849921
	07/20/2020	\$46.16	851666		08/17/2020	\$46.16	853557
	09/21/2020	\$46.16	855326		10/19/2020	\$46.16	857243
	11/16/2020	\$46.15	859053		12/21/2020	\$46.16	860810
	01/11/2021	\$46.16	862722		02/22/2021	\$46.16	864238
	03/15/2021	\$46.16	866230		04/19/2021	\$46.16	867782
	05/17/2021	\$46.16	869746		06/21/2021	\$46.91	871504
	07/19/2021	\$46.91	873369		08/16/2021	\$46.91	875058
	09/20/2021	\$46.90	876778		10/18/2021	\$46.91	878578
	11/17/2021	\$47.41	880287		12/13/2021	\$47.40	881947
	01/10/2022	\$47.42	883590				
ORION PORTFOLIO SERVICING LLC							
	10/22/2018	\$6.24	811394		02/11/2019	\$5.98	819040
	06/17/2019	\$6.00	827030		10/21/2019	\$6.13	834811
	02/10/2020	\$6.01	842607		07/20/2020	\$5.91	851828
	11/16/2020	\$5.86	859192		03/15/2021	\$5.87	866354
	07/19/2021	\$5.91	873489		11/17/2021	\$5.98	880393
	01/10/2022	\$3.01	883687				

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
PRA RECEIVABLES MANAGEMENT LLC							
	06/18/2018	\$6.70	8000573		06/18/2018	\$9.34	8000573
	07/16/2018	\$88.14	8000615		07/16/2018	\$63.22	8000615
	08/20/2018	\$63.22	8000651		08/20/2018	\$88.14	8000651
	09/17/2018	\$90.37	8000689		09/17/2018	\$64.80	8000689
	10/22/2018	\$64.83	8000727		10/22/2018	\$90.37	8000727
	11/19/2018	\$87.87	0		11/19/2018	\$63.01	0
	12/17/2018	\$63.02	0		12/17/2018	\$87.86	0
	01/14/2019	\$87.86	0		01/14/2019	\$63.02	0
	02/11/2019	\$63.02	8000887		02/11/2019	\$87.86	8000887
	03/18/2019	\$87.86	8000934		03/18/2019	\$63.02	8000934
	04/15/2019	\$63.00	8000980		04/15/2019	\$87.87	8000980
	05/20/2019	\$87.86	8001023		05/20/2019	\$63.02	8001023
	06/17/2019	\$64.15	8001069		06/17/2019	\$89.44	8001069
	07/15/2019	\$89.44	8001114		07/15/2019	\$64.17	8001114
	08/19/2019	\$64.15	8001156		08/19/2019	\$89.44	8001156
	09/16/2019	\$89.46	8001195		09/16/2019	\$64.14	8001195
	10/21/2019	\$65.84	8001239		10/21/2019	\$91.75	8001239
	11/18/2019	\$88.33	8001282		11/18/2019	\$63.35	8001282
	12/16/2019	\$63.35	8001325		12/16/2019	\$88.34	8001325
	01/13/2020	\$88.32	8001363		01/13/2020	\$63.35	8001363
	02/10/2020	\$63.34	8001405		02/10/2020	\$88.34	8001405
	03/16/2020	\$88.32	8001443		03/16/2020	\$63.37	8001443
	04/20/2020	\$63.35	8001482		04/20/2020	\$88.32	8001482
	06/15/2020	\$83.85	8001591		06/15/2020	\$60.14	8001591
	07/20/2020	\$61.80	8001651		07/20/2020	\$86.19	8001651
	08/17/2020	\$86.19	8001715		08/17/2020	\$61.82	8001715
	09/21/2020	\$61.81	8001772		09/21/2020	\$86.18	8001772
	10/19/2020	\$86.19	8001836		10/19/2020	\$61.82	8001836
	11/16/2020	\$61.82	8001892		11/16/2020	\$86.18	8001892
	12/21/2020	\$86.18	8001947		12/21/2020	\$61.81	8001947
	01/11/2021	\$61.82	8002011		01/11/2021	\$86.19	8002011
	02/22/2021	\$86.19	8002065		02/22/2021	\$61.80	8002065
	03/15/2021	\$61.83	8002123		03/15/2021	\$86.18	8002123
	04/19/2021	\$86.18	8002171		04/19/2021	\$61.81	8002171
	05/17/2021	\$61.81	8002234		05/17/2021	\$86.18	8002234
	06/21/2021	\$87.58	8002277		06/21/2021	\$62.82	8002277
	07/19/2021	\$62.82	8002330		07/19/2021	\$87.58	8002330
	08/16/2021	\$87.59	8002383		08/16/2021	\$62.81	8002383
	09/20/2021	\$62.81	8002432		09/20/2021	\$87.59	8002432
	10/18/2021	\$87.58	8002481		10/18/2021	\$62.82	8002481
	11/17/2021	\$63.49	8002529		11/17/2021	\$88.51	8002529
	12/13/2021	\$88.51	8002581		12/13/2021	\$63.48	8002581
	01/10/2022	\$63.49	8002633		01/10/2022	\$88.52	8002633
WELLS FARGO BANK NA							
	11/20/2017	\$163.06	792009		12/18/2017	\$187.81	793864
	01/22/2018	\$187.81	795733		02/20/2018	\$187.80	797555
	03/19/2018	\$209.41	799414		04/16/2018	\$208.46	801290
	05/14/2018	\$209.57	803178		06/18/2018	\$187.37	805162

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 11, 2022.

Receipts: \$25,270.00 - Paid to Claims: \$20,703.08 - Admin Costs Paid: \$4,145.12 = Funds on Hand: \$421.80

Unpaid Balance to Claims: \$334.07 + Unpaid Trustee Comp: \$17.58 = Total Unpaid Balance: **(\$70.15)

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****NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.